



Fact Sheet

SOCIAL SECURITY

Social Security Is Important to American Indians and Alaska Natives

Social Security is neutral with respect to race or ethnicity – individuals with identical earnings histories are treated the same in terms of benefits. However, due to certain demographic trends, American Indians and Alaska Natives benefit from the Social Security program in several ways.

- The Social Security system is progressive in that lower-wage earners receive a higher percentage benefit than higher-wage earners do. The system returns a greater percentage of pre-retirement earnings to a lower-wage worker than to a higher-wage worker. American Indians who are low-wage workers receive back more benefits in relation to past earnings than do high-wage earners.
 - In 2004, the median earnings of working-age American Indians who worked full-time year-round were about \$28,000 compared to \$35,000 for all working-age people.
- American Indians benefit from the guaranteed benefit that is annually adjusted for inflation. With longer life expectancies, elderly American Indians will live more years in retirement and benefit from Social Security's cost-of-living protections.
 - American Indians tend to have higher life expectancies at age 65 than the majority of the population.
 - American Indian men who are age 65 in 2005 can expect to live to age 84, compared to age 81 for all men.
 - American Indian women who are age 65 in 2005 can expect to live to age 88, compared to age 85 for all women.
- In 2004, the average annual Social Security income received by American Indian men 65 years and older was \$10,256 and for women it was \$8,424.
- In 2004, among American Indians receiving Social Security, 38 percent of elderly married couples and 61 percent of elderly unmarried persons relied on Social Security for 90 percent or more of their income.

- Today, American Indians make up one percent of the U.S. population (along with Aleuts and Eskimos). This proportion is expected to remain relatively stable.

Our website at www.socialsecurity.gov/aian contains more information of interest to American Indians and Alaska Natives.

This fact sheet is designed to provide general information and may not apply to all individuals within each segment of the American Indian and Alaska Natives populations.